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Recording Requested By
T.D. Service Company

And When Recorded Mail To:

T.D. Service Company
P.O. Box 11988
1750 East Fourth Street
Suite 800
Santa Ana, CA 92711-1988

APPOINTMENT OF SUCCESSOR TRUSTEE

Title Ord# _____ Loan # 0072554900 RLS#: 171967

KNOWN AS MEN BY THESE PRESENTS that: PHILIP J COLLINS AND DELORES A COLLINS AKA DELORIS A. COLLINS, HIS WIFE is the grantor, and LUCY E KIVEL ESQ. is the trustee, and TMS MORTGAGE INC., DBA THE MONEY STORE, A NEW JERSEY CORPORATION is the beneficiary under that certain trust deed dated SEPTEMBER 21, 1995 and recorded on SEPTEMBER 26, 1995, in book/reel/volume No. M95 at page 25961 or as fee/file/Instrument/microfilm/reception No. 6671 of the Mortgage Records of KLAMATH County, OREGON.

The undersigned, who is the present beneficiary under said trust deed desires to appoint a new trustee in the place of the original trustee named above;

NOW THEREFORE, in view of the premises, the undersigned hereby appoints DAVID A. KUBAT, as successor trustee under said trust deed; he to have all the powers of said original trustee, effective forthwith.

In construing this instrument and whenever the context hereof so requires, the masculine gender includes the feminine and the neuter and the singular number includes the plural.

IN WITNESS WHEREOF, the undersigned beneficiary has hereto set his hand and seal; if the undersigned is a corporation, it has caused its corporate name to be signed and its corporate seal to be affixed hereunto by its officers duly authorized thereunto by order of its Board of Directors.

Dated: 4/19/98

Beneficiary: THE BANK OF NEW YORK, AS TRUSTEE UNDER THE POOLING AND SERVICING AGREEMENT DATED AS OF AUGUST 31, 1995, SERIES 1995-B

By: _____
(Name/Title) ALBERT M. FIORELLO
Assistant Treasurer

State of New York County of New York

On APR 19 1998, before me, ELIZABETH L. SANDY, personally appeared _____, Assistant Treasurer, (X) personally known to me -OR- () proved to me on the basis of satisfactory evidence to be the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal

(Notary Name):

ELIZABETH SANDY
NOTARY PUBLIC, State of New York
No. 01545060000
Qualified in Kings County
Commission Expires May 3, 1998

STATE OF OREGON: COUNTY OF KLAMATH:

Filed for record at request of T.D. Service Co. the 4th day of May A.D., 19 98 at 2:31 o'clock P. M., and duly recorded in Vol. M98 of _____ Mortgages on Page 14922

FEE \$10.00

By Berntha G. Letsch, County Clerk
Kathleen Ross